



UNITE HERE HEALTH
ALASKA



Participant Guide

Learn more about your **Alaska HERE Gold Plan** benefits.

Beginning on and after January 1, 2021

The information in this Participant Guide is based on the Summary Plan Description (SPD). However, in the event of a conflict between the Participant Guide and the SPD, the SPD will govern.

Information about your coverage and how to get the most out of your benefits!

Contact Information.....	5
We're Here to Help!.....	6
Your Medical Plan.....	7
How to Get Your Benefits.....	8-9
How to Keep Your Benefits.....	10
Hours Bank.....	11
When You Can Add or Remove Dependents.....	12
How to Make Payments for Dependents.....	13
Your Network by Location.....	14
How to Find a Doctor.....	15
MRC - Your Care Team.....	16
Coalition Health Centers.....	17
Urgent Care.....	18
Dental Care.....	19
Where to Get Your Medicine.....	20
Costs for Your Medicine.....	21
Life and AD&D Insurance.....	22

Contact Information

Questions? Concerns? Contact us...

UNITE HERE HEALTH

844-427-8501

Monday - Friday

8:30am - 4:30pm (Alaska Time)

www.uhh.org/alaska

Helpful numbers:

- **Advocacy Line**
(help with benefits)
844-427-8516
- **Blue Cross Blue Shield of Illinois (life insurance)**
800-348-4512
- **Medical Rehabilitation Consultants (MRC)**
(care team & prior authorization)
800-827-5058
- **Teladoc**
(doctor by video)
1-800-835-2362
- **CVS/Caremark**
(pharmacy)
866-818-6911
- **MultiPlan**
(provider network)
888-636-7427, press 1

We're Here to Help!



Your Alaska HERE advocates can help you with all your questions!

Advocates are your personal Alaska HERE Plan "helpers." They can answer questions about your plan and help you:

- Find a doctor
- Learn about your benefits
- Handle your concerns
- File a claim and paperwork
- Tell you about available programs and services
- Connect you to resources and more

Call us at **844-427-8516** or email us at **akadvocacy@uhh.org**

Your Medical Plan

You're enrolled in the Gold Medical Plan! Your plan is based on your job's Collective Bargaining Agreement (CBA). Here are some important details about your medical plan.

There's no charge for preventive services and you'll pay 20% coinsurance for most other medical services.

Gold Plan feature (Coalition/PPO Provider or Any Provider Outside of Anchorage)	What you pay
Deductible*	\$250 per person; \$500 per family
Coinsurance*	20% coinsurance**
Out-of-pocket maximum*	\$3,000 per person; \$6,000 per family
Emergency Room (ER) visit	\$100 copay + 20% coinsurance** after your deductible
Inpatient hospital stay	\$350 copay + 20% coinsurance** after your deductible (copay is waived after 4 or more stays per person, per calendar year)

*The PPO deductible, coinsurance and out-of-pocket maximum applies, unless you go to a Non-PPO (Non-Coalition) provider in the Municipality of Anchorage.

**Services received from a Non-PPO provider will be covered up to the Usual & Customary Charge (UCC). Any amounts above the UCC will not be covered. You may receive a balance bill from the provider.

Your pharmacy costs are different (see page 21).

If you have any questions about your medical plan, please call:
UNITE HERE HEALTH at **844-427-8501**.

How to Get Your Benefits

You become eligible for benefits based on how many hours you work.

For every hour you work, your job pays into the Alaska HERE Plan on your behalf.



How it works:

1. You become eligible for benefits when you work 255 hours (or more) within a 3-month period. This is called your **"work period."**
2. Then, you'll have a 2-month wait. This is called your **"lag period."**
3. Your benefits will start on the 1st day of the 6th month. You'll be covered for that entire month. This is called your **"coverage period."**

For example:

- Maria worked 120 hours in August, 80 hours in September, and 55 hours in October. This is a total of 255 hours.
- That means, Maria is eligible for benefits because she worked 255 hours (or more) within a 3-month period.
- Maria's 2-month wait is November and December.
- Maria's benefits will start on January 1st.
- Maria will have benefits for the entire month of January.

Look at the "Getting Eligibility" chart on the next page to find out what month you'll get your benefits!

How to Get Your Benefits

Getting Eligibility:

Work period If you work 255 hours (or more) in:	Lag period Your 2-month wait is:	Coverage period You have benefits for:
August, September and October	November and December	January
September, October and November	December and January	February
October, November and December	January and February	March
November, December and January	February and March	April
December, January and February	March and April	May
January, February and March	April and May	June
February, March and April	May and June	July
March, April and May	June and July	August
April, May and June	July and August	September
May, June and July	August and September	October
June, July and August	September and October	November
July, August and September	October and November	December

How to Keep Your Benefits

After you get your benefits, you have to work 100 hours (or more) every month to keep them. Your hours will apply to eligibility 2 months later. Look at the “Keeping Eligibility” chart below to see how this works.

Keeping Eligibility:

Work period If you work 100 hours in:	Lag period Your 2-month wait is:	Coverage period You'll be covered in:
October	November and December	January
November	December and January	February
December	January and February	March
January	February and March	April
February	March and April	May
March	April and May	June
April	May and June	July
May	June and July	August
June	July and August	September
July	August and September	October
August	September and October	November
September	October and November	December

Questions about keeping your benefits?
Call UNITE HERE HEALTH at **844-427-8501**.

Hours Bank

You can save your extra work hours for when you need them!



To keep your benefits, you have to work at least 100 hours every month. If you work more than 100 hours, your extra hours will go into your hours bank. If you're short hours, you can use hours from your "bank" to make up for those missed hours.

This means if you work less than 100 hours in a month, your hours bank will be used to bring your total hours up to 100. That way you'll keep your benefits.

For example:

- Dave has 60 hours in his hours bank.
- Dave only works 80 hours in January.
- Dave is 20 hours short. 20 hours will be taken from his hours bank.
- Dave can keep his benefits.
- Dave will then have 40 hours in his hours bank.

How many hours can I have in my hours bank at once?

220 hours is the most hours that you can have in your hours bank.

To check how many hours are in your hours bank:

- ☐ Call UNITE HERE HEALTH at **844-427-8501** or
- ☐ Go online to **www.uhh.org/alaska**

When You Can Add or Remove Dependents

You can only add or remove dependents once a year at open enrollment or if you have a qualifying life event.

Qualifying life events are:

- You get married
- You have a baby
- You adopt or get a child placed in your home for adoption
- A child from another country comes to live with you
- Your dependents lose their health coverage including your spouse's health insurance, Medicaid, or a Children's Health Insurance Program (CHIP)
- Your dependents become eligible for Medicaid or a CHIP

You only have **60 days** after the qualifying life event to enroll or remove your dependents and send in your paperwork.

To enroll or remove your dependents after a qualifying life event:

- ☐ Call UNITE HERE HEALTH at **844-427-8501** or
- ☐ Go online to **www.uhh.org/alaska**

You'll need to send in proof of the life event, such as:

- ☐ A copy of your marriage certificate
- ☐ Loss of coverage letter or
- ☐ A copy of the birth certificate
- ☐ Other paperwork

How to Make Payments for Dependents

If you enroll your spouse and/or your children as dependents, you'll pay a dependent premium each month.

Number of dependents	Monthly payment
1	\$35
2 or more	\$50

- **When do I pay dependent premiums?**

Payments are due on the 20th of the month before the month of coverage. You can only pay for the month that's due. We can't accept payments in advance.

This means your payment for January is due no later than December 20th and we will only accept your payment for January at that time.

- **What happens if I miss a payment?**

There's a 30-day grace period. If you miss a payment, you have 30 days to pay your dependent premium. **If you don't pay within your grace period, your dependents will lose their benefits.** You'll have to wait for the next open enrollment or a qualifying life event to put your dependents back on your plan.

For example:

- Your payment for January is due by December 20th.
- But your 30-day grace period gives you until January 19th to pay.
- If you don't pay by January 19th, your dependents will lose their benefits.

- **How do I pay dependent premiums?**

- Call **844-427-8501** to use your debit or credit card
- Visit **www.uhh.org/member** to use the member portal
- Use the **kiosk** in the UNITE HERE! Local 878 union hall at: 530 E. 4th Avenue, Anchorage, AK 99501
- **Mail a check or money order** payable to **UNITE HERE HEALTH** to: UNITE HERE HEALTH, P.O. Box 809328, Chicago, IL 60680-9328

Your Network by Location

Your Plan lets you go to any doctor you want. But you'll save money if you go to a PPO provider in your MultiPlan PPO network. The network that you should use is based on where you're getting care. If you go to a provider that's not in your network, it may cost you more.

What MultiPlan PPO network to use by location:

If you're getting care in:	Your network is:
Alaska	Beech Street; unless you're in Anchorage and need one of the services listed at the bottom of the page
Washington	First Choice Health Network
Idaho	First Choice Health Network
Montana	First Choice Health Network
All other states	PHCS

If you're in Anchorage and need one of these services, you should go to one of these providers to save money:

Hospital services

Alaska Regional Hospital
2801 Debarr Rd
Anchorage, AK 99508
907-276-1131

Emergency medicine

Denali Emergency Medicine Associates
2801 Debarr Rd #505
Anchorage, AK 99508
907-258-9272

Physical therapy

Ascension Physical Therapy
6200 Lake Otis Pkwy #104
Anchorage, AK 99507
907-770-6693

or

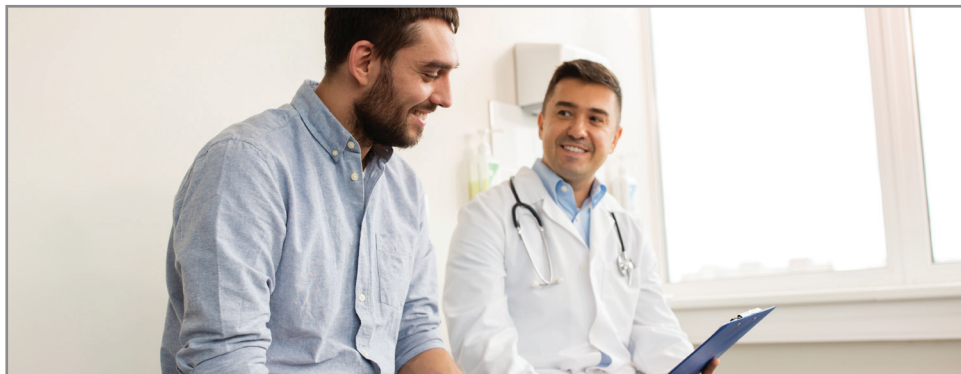
Chugach Physical Therapy
2740 Lake Otis Pkwy
Anchorage, AK 99508
907-272-8615

Hand therapy

Alaska Hand Rehabilitation
4015 Lake Otis Pkwy #200
Anchorage, AK 99508
907-563-8318

For all other services in Anchorage, (such as a regular doctor), you can go to any PPO provider you want.

How to Find a Doctor



We're happy to help you find a doctor!

Call:

- ☐ UNITE HERE HEALTH at **844-427-8501** or
- ☐ MultiPlan at **888-636-7427** (press 1)

Visit us online:

- ☐ UNITE HERE HEALTH at **www.uhh.org/alaska**
- ☐ MultiPlan at **www.multiplan.com**

You can look for a doctor based on:

- Specialty
- Language
- Taking new patients and much more
- Zip code
- Gender

We want you to be comfortable with your doctor and happy with your care!

MRC - Your Care Team

Medical Rehabilitation Consultants (MRC) is your care team! They'll help you get the care you need.

MRC's team of nurses and health coordinators work with you and your doctor to make sure you get quality, timely treatment. They also handle prior authorization and help if you have a serious health problem or need surgery.



MRC can help you with:

☐ Prior authorization

You **must** get prior authorization (approval) from MRC before you get certain services, such as:

- Hospital stays
- Rehabilitation services
- Hospice services
- Outpatient surgery
- Carpal tunnel release
- Knee arthroscopy
- Inpatient services for mental health, behavioral health or substance abuse
- Surgery to treat morbid obesity
- Clinical trials

☐ Serious health conditions

MRC will help schedule your appointments and help you find specialists if you have a serious health condition, such as:

- Cancer
- Diabetes
- COPD/asthma
- Heart problems or a stroke
- High risk pregnancy or premature birth
- Trauma or head injury

☐ Surgery

Surgery can be stressful. MRC will help you prepare for your surgery and assist you during your recovery.

Call Medical Rehabilitation Consultants at **800-827-5058**.

Coalition Health Centers



The Coalition Health Centers offer you and your family quality care at low costs! There's **no copay** for services. You won't have to pay your deductible there either.

Examples of what you can get help with:

- Sore throat
- Ear exams
- Fever and flu
- Sinus problems and allergies
- Wellness exams and physicals
- Prescriptions
- Skin problems and rashes
- Minor injuries
- Minor surgical procedures
- Immunizations
- Labs
- Chronic conditions

Locations:

Anchorage:

2741 Debarr Rd, Suite C210
Anchorage, AK 99508
907-264-1370

Ages: 5 years and older

Fairbanks:

575 Riverstone Way, Unit 1
Fairbanks, AK 99709
907-450-3300

Ages: 2 years and older

Hours:

You can make appointments:

Monday through Friday
7:30am to 6:30pm
Saturday: 8:00am to 2:00pm

You can walk in:

Monday through Friday
8:30am to 4:30pm
(For unexpected needs only)

Important:

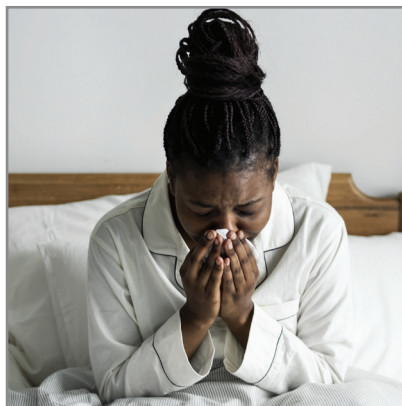
Please be sure to show up for your appointments or cancel 24 hours before. Your Plan has to pay a **\$75 no-show fee** for missed appointments.

Please call one of the Coalition Health Centers to make your appointment or visit during walk-in hours.

Urgent Care

When should you go to an Urgent Care?

- When your doctor isn't available
- Outside of normal office hours (nights & weekends)
- When you need medical care right away



Urgent Care is for emergencies that are **NOT** a danger to your life.

Examples of problems treated at Urgent Care:

- Accidents and falls
- High fever
- Sprains and strains
- Vomiting or diarrhea
- Fever or flu
- Bleeding cuts that need stitches
- Sore throat

To find an Urgent Care near you:

- Visit our website at **www.uhh.org/alaska** or
- Call UNITE HERE HEALTH at **844-427-8501**.



You can also video visit with doctors!

You can have a doctor's appointment by video. Teladoc lets you use your computer, cell phone or mobile device to get care from a board certified doctor 24/7. There's **no charge** for this great service.

Visit **teladoc.com** to set up your member account.

Dental Care

You have dental benefits!

Going to the dentist and keeping up on your dental care is an important part of staying healthy. Your dental health affects your overall health.

Dental coverage is for employees only. Your dependents don't have dental coverage.



Dental plan feature	Details
Deductible	\$50
Annual maximum	\$1,000 per calendar year
Picking your dentist	You can go to any dentist you want.
What you pay	The Plan pays 100% for preventive and diagnostic services.* You pay your deductible and 50% coinsurance for other services.*
Who's covered?	Employees only
Specialists	You can see specialists without referrals.
*Services received will be covered up to the Usual & Customary Charge (UCC). Any amounts above the UCC will not be covered. You may receive a balance bill from the provider.	

Want more information about your dental benefits?
Call UNITE HERE HEALTH at **844-427-8501**.

Where to Get Your Medicine



You can go to any pharmacy in the CVS/Caremark network including:

- Carrs/Safeway
- CVS
- Target
- Costco
- Fred Meyer
- Walgreens

To find more pharmacies near you call CVS/Caremark at **866-818-6911** or go to **www.caremark.com**.



You can also get your medicine through the Mail Order Program.

Save time and money by getting your medicine delivered to you. This is a great service if you take a medicine regularly. Prices through the program are usually lower. You can also get up to a 90-day supply instead of a 30-day supply at once.

Call 866-818-6911 to sign up to get your medicine by mail!

Costs for Your Medicine

You pay part of the cost for your prescription drugs. The amount you pay depends on your medicine and where you get it.

Here are some important details about your prescription drug plan.

Prescription drug feature	What you pay
Preventive prescriptions or supplies	No charge
Prescriptions at a retail pharmacy	30% coinsurance (\$5 minimum)
Diabetic oral medicine, insulin and supplies	<ul style="list-style-type: none">• \$5 copay at a retail pharmacy;• \$10 copay by mail order
Prescriptions by mail	30% coinsurance (\$10 minimum)
Out-of-pocket maximum	\$2,350 per person; \$4,700 per family
<p>For compound medications that cost \$500 or more, you must get prior authorization. Please call CVS at 866-818-6911.</p> <p>Important:</p> <p>If you get a brand drug when a generic drug is available, you will have to pay the full cost of the difference between the brand drug and generic drug.</p>	

Do you have diabetes?

You can get a free glucometer by calling the customer service number on your ID card. A glucometer is a tool to measure the sugar in your blood. It's very important to have one if you have diabetes.

Life and AD&D Insurance

Life and AD&D insurance gives you and your family peace of mind!

You have Life and AD&D insurance at no cost to you! Your job pays for it and it's a part of your benefits when you enroll. Your dependents are not eligible for life and AD&D insurance.



Life and AD&D insurance can provide support for your family if something were to happen to you. It's meant to temporarily replace your income and relieve some of your family's stress if you get hurt in an accident or pass away.

It can help your family with:

- Monthly rent and utilities
- Funeral and burial costs
- Debt or school tuition
- Other things that may be needed

It's very important for you to choose a beneficiary!

The person(s) you choose as your beneficiary will be paid your life insurance benefit if something happens to you. You can pick whoever you want as your beneficiary and have more than 1 beneficiary. You can also change your beneficiary at any time.

Be sure to complete a beneficiary form:

1. Go to **uhh.org/alaska** for the form.
2. Fill out the form with your beneficiary's information, sign and date it, and make a copy to keep with your important papers.
3. Mail the original form to:

UNITE HERE HEALTH
711 N. Commons Drive
Aurora, IL 60504



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www.uhh.org/alaska